

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA**

In re:) CASE NO. 0:17-bk-13962-SHG
)
PHILIP K. CLARK)
) **INDIVIDUAL DEBTOR NOT ENGAGED IN BUSINESS**
) **MONTHLY REPORT (WITH ATTACHMENT**
) **FOR SEPARATE ENTITY)**
) MONTH OF: Jan-18
)
) DATE PETITION FILED: 11/25/2017
Debtor(s))
) TAX PAYER ID NO. : *6284
_____) (Debtor's Social Security #) last 4 digits only
_____) (Co-Debtor's Social Security #)

Nature of Debtor's Business: _____
Nature of Co-Debtor's Business: _____

DATE DISCLOSURE STATEMENT FILED: _____ TO BE FILED: _____
DATE PLAN OF REORGANIZATION FILED: _____ TO BE FILED: _____

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING MONTHLY REPORT AND THE
ACCOMPANYING ATTACHMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE

RESPONSIBLE PARTY:

ORIGINAL SIGNATURE OF DEBTOR

SIGNATURE OF CO-DEBTOR

PRINTED NAME OF DEBTOR

PRINTED NAME OF CO-DEBTOR

DATE

DATE

PREPARER:

ORIGINAL SIGNATURE OF PREPARER

TITLE

PRINTED NAME OF PREPARER

DATE

PERSON TO CONTACT REGARDING THIS REPORT:

PHONE NUMBER: _____

ADDRESS: _____

FILE REPORT ELECTRONICALLY WITH THE COURT, FILE PAPER COPY WITH U.S. TRUSTEE'S OFFICE

{00077394}

Case 0:17-bk-13962-BMW

Doc 57 Filed 02/21/18 Entered 02/21/18 10:25:59 Desc
Main Document Page 1 of 16

CASE NUMBER: 0:17-bk-13962-SHG

CASH SUMMARY

| | | | | |
|--|---|----------|--------------|-------|
| ALL SECTIONS OF THE REPORT MUST BE COMPLETED | Post-Petition Debtor-in-Possession Accounts | | | TOTAL |
| | Cash | Checking | DIP Checking | |
| | | #0367 | #1393 | |

| | | | | | |
|--------------------------------|--|---------|----------|--|----------|
| Balance at Beginning of Period | | \$15.00 | \$330.96 | | \$345.96 |
|--------------------------------|--|---------|----------|--|----------|

| RECEIPTS | | | | | |
|-----------------------------------|--|--|------------|--|------------|
| Wages - Debtor | | | | | |
| Wages - Co-Debtor | | | | | |
| Loans and Advances | | | | | |
| Sale of Assets | | | | | |
| Gifts (money) | | | | | |
| PKC - business income | | | \$1,714.79 | | \$1,714.79 |
| | | | | | |
| Transfers from Other DIP Accounts | | | \$7,375.00 | | \$7,375.00 |
| Other (attach list) | | | | | |
| | | | | | |
| TOTAL RECEIPTS | | | \$9,089.79 | | \$9,089.79 |

| | | | | | |
|----------------------------|--|---------|-------------|--|-------------|
| TOTAL DISBURSEMENTS | | \$15.00 | \$10,437.63 | | \$10,452.63 |
|----------------------------|--|---------|-------------|--|-------------|

| | | | | | |
|--------------------------------|--|--|-------------|--|-------------|
| Balance at End of Month | | | -\$1,016.88 | | -\$1,016.88 |
|--------------------------------|--|--|-------------|--|-------------|

| CREDIT CARD ACTIVITY | Dollar Amount of Current Purchase | Interest Charges | Payments Made | Ending Balance |
|----------------------|---|---------------------|------------------|-------------------|
| Name Acct # | | | | |
| Name Acct # | | | | |
| Name Acct # | | | | |

DEBTOR TO COMPLETE.....DISBURSEMENTS FOR CALCULATING QUARTERLY FEES:

| | |
|--|-------------------|
| Total Disbursements (from above) | \$10,452.63 |
| Plus: Payroll deductions (from page 4) | |
| Plus: Estate disbursements made by outside sources (payments from escrow; 2-party check; etc.) | |
| Less: Transfers between debtor-in-possession bank accounts | \$8,585.00 |
| Total Disbursements for Calculating Quarterly Fees | \$1,867.63 |

QUESTIONNAIRE

| | YES | NO |
|---|-----|----|
| 1. Have any assets been sold or transferred during this reporting period? | | X |
| 2. Have you made any payments to an attorney or accountant this month? | | X |
| 3. Have any payments been made on prepetition liabilities during this reporting period? | | X |
| 4. Have any post-petition loans been received by the debtor(s) from any party? | | X |
| 5. Have any insurance policies or coverages expired? | | X |
| 6. Are any post-petition real estate taxes past due? | | X |
| 7. Have any pre-petition taxes been paid during this reporting period? | | X |
| 8. Do you expect any significant income changes within the next 90 days? | | X |
| 9. Are any U. S. Trustee quarterly fees delinquent? | | X |

Provide a detailed explanation of any "YES" answers to the above questions: (attach additional sheets if needed)

N/A

What progress has been made, during the reporting period, towards reorganizing your estate ?

Settlement discussions with creditor City of Yuma.

Working on draft Disclosure Statement and Plan of Reorganization for filing.

CASE NUMBER: 0:17-bk-13962-SHG**DISBURSEMENT DETAIL
(INDIVIDUAL ACCOUNTS)****PLEASE ATTACH COPIES OF BANK
STATEMENTS**Month: January
Account # 367Bank Name Wells Fargo

| Cash/Electronic Disbursements | | | |
|-------------------------------------|-------------------------|---------|--------|
| Date | Payee | Purpose | Amount |
| | | | |
| | See attached statements | | |
| | | | |
| | | | |
| Total Cash/Electronic Disbursements | | | |

| CHECKS ISSUED | | | | |
|---|------|-------|---------|--------|
| Check Number | Date | Payee | Purpose | Amount |
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| Total checks listed on this page | | | | |
| Total checks listed on continuation pages | | | | |

TOTAL DISBURSEMENTS FOR THE MONTH (include cash/electronic disbursements)

| Salary / Payroll | Pay Date | Gross Pay | less | Net Pay | = | Payroll Deductions |
|---|----------|-----------|------|---------|---|--------------------|
| Debtor | | | | | | |
| | | | | | | |
| | | | | | | |
| Co-Debtor | | | | | | |
| | | | | | | |
| | | | | | | |
| Total Payroll Deductions - report on page 2 | | | | | | |

CASE NUMBER: 0:17-bk-13962-SHG

**DISBURSEMENT DETAIL
(INDIVIDUAL ACCOUNTS)**

**PLEASE ATTACH COPIES OF BANK
STATEMENTS**

Month: January
Account # 1393

Bank Name Wells Fargo

| Cash/Electronic Disbursements | | | |
|-------------------------------------|-------------------------|---------|--------|
| Date | Payee | Purpose | Amount |
| | See attached statements | | |
| | | | |
| | | | |
| Total Cash/Electronic Disbursements | | | |

| CHECKS ISSUED | | | | |
|---|------|-------|---------|--------|
| Check Number | Date | Payee | Purpose | Amount |
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| Total checks listed on this page | | | | |
| Total checks listed on continuation pages | | | | |

TOTAL DISBURSEMENTS FOR THE MONTH (include cash/electronic disbursements)

| Salary / Payroll | Pay Date | Gross Pay | less | Net Pay | = | Payroll Deductions |
|---|----------|-----------|------|---------|---|--------------------|
| Debtor | | | | | | |
| | | | | | | |
| | | | | | | |
| Co-Debtor | | | | | | |
| | | | | | | |
| | | | | | | |
| Total Payroll Deductions - report on page 2 | | | | | | |

1. Attach copies of bank statements for all bank accounts open during their reporting period.
2. For **each** business (a corporation, partnership or LLC) **that provides you with you with regular income or draws**, attach a copy of the monthly Profit & Loss statement for that business

INCOME STATEMENT

for business entity: **PKC Enterprises, Inc.**
(Accrual Basis) **See attached P & L**

*Debtor's own form may be substituted if (1) it is prepared in accordance with generally accepted accounting principals, and if, (2) year-to-date and filing-to-date information is provided.

| | Current Month | Year to Date | Total Since Filing |
|--|---------------|--------------|--------------------|
| REVENUES | | | |
| Gross Revenue | | | |
| Less: Returns & Discounts | | | |
| Net Revenue | | | |
| COST OF GOODS SOLD | | | |
| Material | | | |
| Direct Labor | | | |
| Direct Overhead (attach detail) | | | |
| Total Cost of Goods Sold | | | |
| GROSS PROFIT | | | |
| OPERATING EXPENSES | | | |
| Officer/Insider Compensation | | | |
| Selling & Marketing (attach detail) | | | |
| General & Administrative (attach detail) | | | |
| Other Expenses (attach detail) | | | |
| Total Operating Expenses | | | |
| Income Before Non-operating Income and Expense | | | |
| OTHER INCOME & EXPENSE | | | |
| Other Income (attach list) | | | |
| Other Expense (attach list) | | | |
| Interest Expense | | | |
| Depreciation/Depletion | | | |
| Amortization | | | |
| Net Other Income & Expense | | | |
| Income Before Reorganization Expense | | | |
| REORGANIZATION EXPENSES | | | |
| Professional Fees | | | |
| U.S. Trustee Fees | | | |
| Other (attach list) | | | |
| Total Reorganization Expenses | | | |
| Income Tax | | | |
| NET PROFIT OR (LOSS) | | | |

12:25 PM
02/16/18
Accrual Basis

DBBW 2017
Profit & Loss
January 2018

| | Jan 18 |
|--------------------------------|------------|
| Ordinary Income/Expense | |
| Income | 69,650.62 |
| CHK | 0.01 |
| INTREST | 38,235.75 |
| VEND | |
| Total Income | 107,886.28 |
| Expense | 1,722.67 |
| COST OF GOODS SOLD | 849.00 |
| CREDIT DEPOSIT | |
| Insurance Expense | 901.98 |
| AUTO INSURANCE | 3,534.00 |
| WORK COMP | |
| Total Insurance Expense | 4,435.98 |
| LABOUR | 1,540.00 |
| 1099 LABOUR | 54,256.44 |
| Payroll Expenses | |
| Total LABOUR | 55,796.44 |
| LEASE | 812.50 |
| FRIGHTLINER | |
| Total LEASE | 812.50 |
| NONE | 127.14 |
| OFFICER | |
| DRAW | 111.42 |
| MEDICAL PERSONAL | 890.38 |
| DRAW - Other | |
| Total DRAW | 1,001.80 |
| Total OFFICER | 1,001.80 |
| OPERATIONS | 200.00 |
| ADVERTISEMENT | 433.46 |
| BANK FEE | 1,818.16 |
| Computer and Internet Expenses | 361.94 |
| COMPUTER EXPENCE | 2,926.16 |
| FUEL | 27.77 |
| MANTINACE | 1,573.36 |
| OFFICE OPERATIONS | 550.00 |
| OVERDRAFT FEE | |
| PERMITS | 817.05 |
| VEHICLE TAGS | 40.00 |
| PERMITS - Other | |
| Total PERMITS | 857.05 |
| SUPPLIES | 3,844.25 |
| TEST | 2,050.00 |
| Total OPERATIONS | 14,642.15 |
| Parker | 750.00 |
| Parker Permits | 2,500.00 |
| PARKER RENT | |
| Total Parker | 3,250.00 |
| Rent Expense | |

12:25 PM
02/16/18
Accrual Basis

DBBW 2017
Profit & Loss
January 2018

| | Jan 18 |
|------------------------|------------|
| Total Rent Expense | 10,380.85 |
| RESTITUTION | 500.00 |
| Utilities | |
| CELL | 2,634.32 |
| ELECTRIC | 1,688.25 |
| RADIO | 85.15 |
| T.V. | 350.00 |
| WATER YUMA | 2,975.63 |
| Total Utilities | 7,733.35 |
| VEHICLE REPAIR | |
| TIRES | 0.00 |
| VEHICLE REPAIR - Other | 4,181.87 |
| Total VEHICLE REPAIR | 4,181.87 |
| VOID | -42.69 |
| Total Expense | 105,391.06 |
| Net Ordinary Income | 2,495.22 |
| Other Income/Expense | |
| Other Income | |
| REFUND | 661.31 |
| Total Other Income | 661.31 |
| Net Other Income | 661.31 |
| Net Income | 3,156.53 |

Wells Fargo Advantage[®] Checking

Account number: [REDACTED]0367 ■ December 29, 2017 - January 29, 2018 ■ Page 1 of 4

**WELLS
FARGO**

PHILIP K CLARK
PO BOX 4789
YUMA AZ 85366-2442

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (038)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|---------------|
| Beginning balance on 12/29 | -\$5.00 |
| Deposits/Additions | 20.00 |
| Withdrawals/Subtractions | - 15.00 |
| Ending balance on 1/29 | \$0.00 |

Account number: [REDACTED]367

PHILIP K CLARK

Arizona account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 122105278

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Interest summary

| | |
|---------------------------------------|---------|
| Interest paid this statement | \$0.00 |
| Average collected balance | \$15.00 |
| Annual percentage yield earned | 0.00% |
| Interest earned this statement period | \$0.00 |
| Interest paid this year | \$0.00 |
| Total interest paid in 2017 | \$0.29 |

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 12/29 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #1b0449W4Vg on 12/29/17 | 20.00 | | 15.00 |
| 1/29 | | Monthly Service Fee | | 15.00 | 0.00 |
| Ending balance on 1/29 | | | | | 0.00 |
| Totals | | | \$20.00 | \$15.00 | |

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

| | Total this statement period | Total year-to-date † |
|--------------------------|-----------------------------|----------------------|
| Total Overdraft Fees | \$0.00 | \$175.00 |
| Total Returned Item Fees | \$0.00 | \$35.00 |

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-------------------------------------|
| Fee period 12/29/2017 - 01/29/2018 | Standard monthly service fee \$15.00 | You paid \$15.00 |
| How to avoid the monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$2,000.00 | \$15.00 <input type="checkbox"/> |
| • Monthly automatic payment to a Wells Fargo home mortgage | 1 | 0 <input type="checkbox"/> |
| • Combined balances in linked accounts, which may include | \$5,000.00 | \$1,982.49 <input type="checkbox"/> |
| • Deposit accounts or qualifying credit accounts, including a credit card | | |

AA/AA

Important Account Information

Account Conversion of your Advantage Checking account to Crown Banking with Fee Changes

We want to tell you about upcoming changes to your Advantage Checking account. On April 23, 2018, the name of your account will change to Crown Banking.

Here are the major impacts:

Effective with your fee period that begins on or after March 23, 2018, the account's \$15 monthly service fee can be avoided with ONE of the following each fee period:

- \$750 minimum daily balance in primary checking OR
- \$2,500 combined minimum daily balance in checking, linked savings, linked time accounts (CDs), and IRAs OR
- \$5,000 combined minimum daily balance in checking, linked savings, money market accounts, time accounts (CDs), FDIC insured Retirement Accounts and outstanding balances in installment loans, lines of credit, home equity loans and credit cards OR
- An Automatic Mortgage Payment to your Wells Fargo mortgage

If you do not meet one of the criteria above, the monthly service fee will be charged on your statement produced on or after April 23, 2018. Depending on when the fee period begins in March, it may be necessary for you to take some action on or after March 23, 2018 to avoid the \$15 monthly service fee.

Location of fee period dates:

Each statement includes a "Monthly service fee summary" for your account with the dates of the fee period.

New benefits you'll receive:

- Interest will be earned on the entire daily collected balance
- \$10 discount on personal style check orders
- \$25 discount for Safe Deposit Box rental
- No-fee cashier's checks

What is not changing:

- Your account number will remain the same
- Direct deposits and automatic bill payments will not be interrupted
- Free Wells Fargo exclusive checks
- No-fee money orders

If you have questions about these changes, please contact your local banker or call the number listed on your statement. Please note that the Consumer Account Fee and Information Schedule and the Consumer Account Agreement, as amended, continue to apply.



IMPORTANT ACCOUNT INFORMATION

Important information about legal process fees.

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.

Wells Fargo® Preferred Checking

Account number: [REDACTED] 1393 ■ January 1, 2018 - January 31, 2018 ■ Page 1 of 4

WELLS
FARGO

PHILIP K CLARK
DEBTOR IN POSSESSION
CH 11 CASE #17-13962 (AZ)
PO BOX 2753
YUMA AZ 85366-2573

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (038)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking | <input type="checkbox"/> | Direct Deposit | <input checked="" type="checkbox"/> |
| Online Bill Pay | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|--------------------|
| Beginning balance on 1/1 | \$330.96 |
| Deposits/Additions | 9,089.79 |
| Withdrawals/Subtractions | - 10,437.63 |
| Ending balance on 1/31 | -\$1,016.88 |

Account number: [REDACTED] 1393

PHILIP K CLARK
DEBTOR IN POSSESSION
CH 11 CASE #17-13962 (AZ)

Arizona account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 122105278

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Interest summary

| | |
|---------------------------------------|----------|
| Interest paid this statement | \$0.00 |
| Average collected balance | \$132.45 |
| Annual percentage yield earned | 0.00% |
| Interest earned this statement period | \$0.00 |
| Interest paid this year | \$0.00 |
| Total interest paid in 2017 | \$0.00 |

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------|-----------------|---|------------------------|------------------------------|-------------------------|
| 1/2 | | Square Inc 180101R2 180101 L207327545195 Philip Clark | 180.07 | | |
| 1/2 | | Square Inc 180101R2 180101 L207327545194 Philip Clark | 480.85 | | |
| 1/2 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib044D59Dr on 12/30/17 | | 330.00 | |
| 1/2 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib044P3B25 on 01/02/18 | | 650.00 | 11.88 |
| 1/3 | | Square Inc 180103R2 180103 L207327795301 Philip Clark | 90.65 | | |
| 1/3 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib044SCG4Q on 01/03/18 | | 100.00 | 2.53 |
| 1/4 | | Square Inc 180104R2 180104 L207327955197 Philip Clark | 587.98 | | |
| 1/4 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib044Wtfmf on 01/04/18 | | 590.00 | 0.51 |
| 1/8 | | Square Inc 180108R2 180108 L207328531711 Philip Clark | 80.78 | | 81.29 |
| 1/9 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib045C9Nsx on 01/09/18 | | 80.00 | 1.29 |
| 1/11 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib045Jjbfv on 01/11/18 | 2,650.00 ✓ | | |
| 1/11 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib045Jjckj on 01/11/18 | 725.00 ✓ | | |
| 1/11 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib045Jnnyc on 01/11/18 | | 1,500.00 | |
| 1/11 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib045Jnpj9 on 01/11/18 | | 1,850.00 | 26.29 |
| 1/12 | | Square Inc 180112R2 180112 L207329212276 Philip Clark | 294.46 | | |
| 1/12 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib045Ptpp on 01/12/18 | | 300.00 | 20.75 |
| 1/17 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib0464R2Ts on 01/17/18 | 500.00 ✓ | | |
| 1/17 | | Auto-Owners Ins. Prem Jan 18 Ot015049203 Phillip and Suzanne Cl | | 78.30 ✓ | |
| 1/17 | | Auto-Owners Ins. Prem Jan 18 Ot015049051 Phillip & Suzanne Clar | | 320.18 ✓ | 122.27 |
| 1/18 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib0468Hzvb on 01/18/18 | 500.00 ✓ | | |
| 1/18 | | APS Electric Pmt Payment 180116 6133760000 Clark, Phillip K | | 404.15 ✓ | 218.12 |
| 1/19 | | Online Transfer From Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib046Bs4Np on 01/19/18 | 3,000.00 ✓ | | |
| 1/19 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #Ib046Bjh8 on 01/19/18 | | 2,000.00 | |
| 1/19 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1385 Ref #Ib046D28CD on 01/19/18 | | 150.00 | 1,068.12 |
| 1/22 | | Purchase authorized on 01/20 Vzwrlls*Ivr Vb 800-922-0204 FL S308019581100505 Card 5115 | | 50.00 ✓ | |
| 1/22 | | Purchase authorized on 01/20 Vzwrlls*Ivr Vb 800-922-0204 FL S308019582931130 Card 5115 | | 1,000.00 ✓ | |

**Transaction history (continued)**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------------|-----------------|---|------------------------|------------------------------|-------------------------|
| 1/22 | | Online Transfer to Pkc Enterprises Inc. Business Checking xxxxxx1377 Ref #lb046Fcqw2 on 01/20/18 | | 1,000.00 | -981.88 |
| 1/23 | | Overdraft Fee for a Transaction Posted on 01/22 \$1,000.00 Online Transfer to Pkc Enterprises Inc. Business S Checking xxxxxx1377 Ref #lb046Fcqw2 on 01/20/18 | | 35.00 | -1,016.88 |
| Ending balance on 1/31 | | | | | -1,016.88 |
| Totals | | | \$9,089.79 | \$10,437.63 | |

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

| | Total this statement period | Total year-to-date † |
|--------------------------|-----------------------------|----------------------|
| Total Overdraft Fees | \$35.00 | \$35.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/01/2018 - 01/31/2018

Standard monthly service fee \$15.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Total amount of qualifying direct deposits
- Linked Wells Fargo home mortgage
- Combined balances in linked accounts, which may include
 - Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts

Minimum required

This fee period

\$1,000.00

\$1,714.79 ☒

1

0 ☐

\$10,000.00

\$0.00 ☐

JD/JD

**IMPORTANT ACCOUNT INFORMATION****Important information about legal process fees.**

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

| Description | Amount |
|-------------|--------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.